

## The Influence Of Business Capital And Number Of Workforce On The Income Of Msmes In The Culinary Sector With Halal Certification In Telanaipura District, Jambi City

Isma Sari<sup>1</sup>, Ambok Pangiuk<sup>2</sup>, Nova Erliyana<sup>3</sup>

<sup>1,2,3</sup> Islamic Economics Study Program, State Islamic University  
Sultan Thaha Saifuddin of Jambi

Corresponding Author: [ismasari1107@gmail.com](mailto:ismasari1107@gmail.com)

### Abstract

*The culinary MSME sector is a sector that contributes significantly to regional economic growth and job creation. However, MSME income levels still show variations influenced by various factors, including business capital and workforce. This study aims to analyze the influence of business capital and workforce on the income of halal-certified culinary MSMEs in the snack and cake category in Telanaipura District, Jambi City. The study used a quantitative approach with an explanatory survey method. The study population consisted of 25 halal-certified culinary MSMEs registered with the BPJPH Jambi Province in 2024, and the entire population was sampled through a saturated sampling technique. Data were collected using a Likert-scale questionnaire and analyzed using validity tests, reliability tests, classical assumption tests, multiple linear regression, t-tests, F-tests, and coefficients of determination using SPSS. The results showed that business capital had a positive and significant effect on MSME income with a significance value of 0.0235, while the number of workers had a positive and significant effect with a significance value of 0.0249. Simultaneously, both variables significantly influenced MSME revenue with a significance value of 0.000236 and an Adjusted R<sup>2</sup> of 0.489. It was concluded that increasing business capital and the number of workers could support increased revenue for halal-certified culinary MSMEs in Telanaipura District, Jambi City.*

**Keywords:** Halal Certification, Labor, Micro Small and Medium Enterprises, Revenue, Working Capital

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## **INTRODUCTION**

Micro, Small, and Medium Enterprises (MSMEs) are a key pillar of the Indonesian economy, contributing significantly to economic growth, job creation, and poverty reduction. By 2024, the number of MSMEs in Indonesia will reach more than 65 million units across various economic sectors, including the culinary sector, which is one of the fastest-growing. The role of MSMEs is increasingly strategic due to their ability to adapt to changes in the business environment, utilize local resources, and maintain economic stability in various economic conditions. Furthermore, the development of the halal industry in Indonesia has opened up broader opportunities for culinary MSMEs to increase competitiveness and expand market share through halal certification, which can increase consumer confidence in the products they offer (Alfarizi, 2023; Nurmala et al., 2022).

Jambi City, as the economic center of Jambi Province, has shown significant growth in MSMEs in recent years. Telanaipura District is one area with significant MSME activity, supported by office areas, trade centers, and universities. Data from the Jambi City Cooperatives and MSMEs Office shows that the number of MSMEs in Telanaipura District increased from 2020 to 2022, but decreased in 2023 and 2024. However, the culinary sector remains the dominant business sector, with 1,198 businesses operating in 2024. This indicates that culinary MSMEs still have significant potential as drivers of the local economy and sources of income for the community, especially for culinary businesses that have halal certification and operate in food and beverage products that are primary needs of the community (Susanti et al., 2025; Alfarizi, 2023).

Amidst these developments, the income of culinary MSMEs still shows significant variation among business actors. One factor suspected of influencing this condition is business capital. Capital is a production factor that plays a crucial role in supporting business operations, from raw material provision and equipment procurement to increasing production capacity and marketing activities. Differences in capital capabilities among MSMEs result in differences in business capacity and income generation opportunities. Various studies have shown that business capital has a positive influence on increasing MSME income because the greater the capital owned, the greater the business's ability to increase production volume and expand market reach (Anjali & Susantun, 2023; Sadofa et al., 2025).

In addition to business capital, the number of workers is also a factor that potentially influences the income level of MSMEs. The workforce plays a role in increasing productivity, accelerating the production process, and supporting customer service.

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However, increasing the number of workers does not always result in a comparable increase in income because workforce effectiveness is also determined by skills, experience, and business management capabilities. Previous research has shown differences in findings regarding the influence of the workforce on MSME income. Some studies found a significant effect, while others showed a relatively small or insignificant effect. These differences in results indicate a research gap that still requires further testing on different business characteristics and regions, including halal-certified culinary MSMEs in Telanaipura District, Jambi City (Luthfiah & Rachman, 2023; Anjali & Susantun, 2023).

This study aims to analyze the influence of business capital and workforce on the income of halal-certified snack and cake culinary MSMEs in Telanaipura District, Jambi City. This research is important considering that the halal culinary sector is part of the development of the national halal economy, which continues to grow. Furthermore, studies that specifically examine the relationship between business capital and workforce on income of halal-certified culinary MSMEs in Telanaipura District are still very limited. Therefore, the novelty of this study lies in its focus on halal-certified snack and cake culinary MSMEs within the local context of Telanaipura District, Jambi City. The results are expected to provide empirical contributions to the development of small business economics and serve as considerations for local governments and business actors in formulating strategies for increasing income and developing halal culinary MSMEs sustainably (Alfarizi, 2023; Susanti et al., 2025).

## **METHOD**

This study uses a quantitative approach with an explanatory survey method, which aims to examine the causal relationship between business capital and workforce on the income of halal-certified culinary MSMEs in Telanaipura District, Jambi City. The quantitative approach was chosen because it can objectively measure the relationship between variables through statistical analysis, resulting in conclusions that can be generalized to the study population. This method also allows researchers to test hypotheses formulated based on theory and previous research results regarding factors influencing MSME income. According to Creswell (2023), quantitative research is oriented towards testing theories through variable measurement and numerical data analysis, while Sugiyono (2022) explains that the quantitative approach is used to examine specific populations or samples with the aim of testing predetermined hypotheses. Therefore, this approach is considered appropriate to explain the influence of business capital and

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number of workers on the income of halal-certified culinary MSMEs which are the focus of the research (Creswell & Creswell, 2023; Sugiyono, 2022; Anjali & Susantun, 2023; Susanti et al., 2025).

The population of this study was all culinary MSMEs in the snack and cake category that had obtained halal certification and were registered with the Halal Product Guarantee Agency (BPJPH) of Jambi Province in 2024 in Telanaipura District, Jambi City. Based on data from the Jambi Province BPJPH, the number of MSMEs that met these criteria was 25 business units. Given the relatively small population, this study used a saturated sampling technique (total sampling), where all members of the population were used as research samples. This technique was chosen because it can provide a more accurate picture of the population's characteristics without sampling error. The use of saturated sampling is also recommended in studies with a limited population size so that all available information can be optimally analyzed (Sugiyono, 2022; Sudaryono, 2023).

The research data consisted of primary and secondary data. Primary data were obtained directly from respondents through questionnaires distributed to the halal-certified culinary MSMEs sampled in the study. The questionnaires were used to measure respondents' perceptions regarding business capital, workforce, and revenue. Meanwhile, secondary data were obtained through official documents, government agency reports, BPJPH publications, data from the Jambi City Cooperatives and MSMEs Office, and various scientific articles relevant to the study. The combination of primary and secondary data aimed to improve the completeness of the information and strengthen the validity of the research results, thereby providing a more comprehensive picture of the condition of halal culinary MSMEs in Telanaipura District (Sugiyono, 2022; Creswell & Creswell, 2023).

The research instrument used was a closed-ended questionnaire with a five-level Likert scale, ranging from 1 for strongly disagree to 5 for strongly agree. The business capital variable was measured using indicators such as the amount of capital owned, access to capital sources, the ability to increase capital, and the adequacy of working capital for business operations. The workforce variable was measured using indicators such as the number of workers, skill level and work experience, and the effectiveness of labor utilization in business activities. The MSME income variable was measured using indicators such as sales turnover, sales volume, operating profit, and revenue increase obtained within a certain period. Before being used in primary data collection, the research instruments were tested for validity and reliability to ensure that each question



item accurately and consistently measured the variables studied (Sugiyono, 2022; Sudaryono, 2023).

Data analysis was conducted in stages using the Statistical Package for the Social Sciences (SPSS) software. The initial stage involved validity testing using Pearson's Product Moment correlation and reliability testing using the Cronbach's Alpha coefficient. Next, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests, to ensure the regression model met statistical requirements. After all assumptions were met, the analysis continued with multiple linear regression to examine the effect of business capital and workforce on MSME income. Hypothesis testing was conducted using a t-test to determine the effect of each independent variable partially, an F-test to determine the effect of independent variables simultaneously, and a coefficient of determination ( $R^2$ ) to measure the model's ability to explain variations in MSME income. This analysis was chosen because it can explain the direction and magnitude of the influence of each independent variable on the dependent variable more comprehensively (Basuki & Prawoto, 2023; Nengsih & Arisha, 2024; Nengsih, 2024).

The research procedure was carried out through several systematic stages. The first stage was problem identification and the development of a conceptual framework based on theory and previous research on MSME business capital, labor, and income. The second stage was the development of research instruments tailored to the indicators of each variable. The third stage involved data collection by distributing questionnaires to all respondents who met the research criteria. The fourth stage involved data processing and analysis using established statistical techniques. The final stage was the interpretation of the analysis results, drawing conclusions, and developing recommendations that can be used as considerations for business actors and local governments in formulating strategies for developing halal-certified culinary MSMEs in Telanaipura District, Jambi City (Creswell & Creswell, 2023; Sugiyono, 2022; Susanti et al., 2025).



**RESULTS AND DISCUSSION****Respondent Characteristics****1. Condition of Respondents Based on Gender****Table 1. Respondent Characteristics Based on Gender**

| <b>Gender</b> | <b>Frequency</b> | <b>Percentage (%)</b> |
|---------------|------------------|-----------------------|
| Man           | 14               | 56%                   |
| Woman         | 11               | 44%                   |
| <b>Total</b>  | <b>25</b>        | <b>100%</b>           |

Based on the table above, it can be concluded that the characteristics of respondents with female gender are 11 respondents or 44% of respondents and male gender is 14 people or 56%. Of all respondents, male respondents are the most respondents.

**2. Condition of Respondents Based on Age who run MSMEs****Table 2. Respondent Characteristics Based on Age**

| <b>Age</b>    | <b>Frequency</b> | <b>Percentage (%)</b> |
|---------------|------------------|-----------------------|
| < 25 Years    | 0                | 0%                    |
| 25 – 35 Years | 4                | 16%                   |
| 35 – 45 Years | 13               | 52%                   |
| 45-55 Years   | 6                | 24%                   |
| > 55 Years    | 2                | 8%                    |
| <b>Total</b>  | <b>25</b>        | <b>100%</b>           |

Based on table 2 above, of the total 25 respondents included in this study, the 35-45 age group had the highest percentage, namely 52 percent, followed by the 45-55 age group with 24 percent. In the 25-35 age group, the number of respondents included in the study was only around 4 people (16%), and the youngest age group (<25 years) had the smallest percentage, namely 0 percent.

**3. Respondent's Condition Based on Education****Table 3. Respondent Characteristics Based on Education**

| <b>Education</b> | <b>Frequency</b> | <b>Percentage (%)</b> |
|------------------|------------------|-----------------------|
| Elementary       | 1                | 4%                    |



|                    |           |             |
|--------------------|-----------|-------------|
| School             |           |             |
| JUNIOR HIGH SCHOOL | 4         | 16%         |
| SENIOR HIGH SCHOOL | 18        | 72%         |
| DIPLOMA            | 0         | 0%          |
| S1                 | 2         | 8%          |
| <b>Total</b>       | <b>25</b> | <b>100%</b> |

Table 3 above explains the number and percentage of respondents based on their last education level. At the junior high/high school level, the number of respondents who entered was 22 people with a percentage of 16 percent for junior high school and 72 percent for senior high school, which is the highest number of respondents for Snack and Cake Culinary MSMEs, then at the elementary school level, there was 1 person or 4 percent, while those with a Diploma education were 0 percent and for the undergraduate level, there were 2 people or 8% of the sample of respondents for Snack and Cake Culinary MSMEs in Telanaipura District, Jambi City.

#### 4. Respondent's Condition Based on Capital

**Table 4. Respondent Characteristics Based on Capital**

| <b>Capital</b>        | <b>Frequency</b> | <b>Percentage (%)</b> |
|-----------------------|------------------|-----------------------|
| < 500,000             | 0                | 0%                    |
| 500,000 – 1,500,000   | 6                | 24%                   |
| 1,500,000 – 2,500,000 | 13               | 52%                   |
| 2,500,000 – 3,500,000 | 4                | 16%                   |
| > 3,500,000           | 2                | 8%                    |
| <b>Total</b>          | <b>25</b>        | <b>100%</b>           |

Based on the data in the table above, business capital ranging from Rp 1,500,000 – 2,500,000 is the highest percentage in the capital group of Culinary MSMEs of the Scank and Cake Type, namely 52 percent with the largest total of respondents, namely 13 respondents. Furthermore, as many as 6 respondents have capital of Rp 500,000 – Rp 1,500,000 with a percentage of 24 percent. Meanwhile, the capital of Culinary MSMEs



of the Snack and Cake Type above Rp 2,500,000 and above 3,500,000 amounted to only 6 or 24% of respondents in this study.

### 5. Condition of Respondents Based on Number of Workers

**Table 5. Respondents Based on Number of Workers**

| Number of Workers | Number of Respondents | Percentage (%) |
|-------------------|-----------------------|----------------|
| < 5 people        | 24                    | 96%            |
| 5-10 people       | 1                     | 4%             |
| 10-25 people      | 0                     | 0%             |
| <b>Amount</b>     | <b>25</b>             | <b>100%</b>    |

Based on Table 5, 25 respondents employed fewer than 5 people, representing 96 percent. One respondent employed 5-10 people, representing 4 percent. Zero respondents employed more than 10 people in the Snack and Cake Culinary MSMEs in Telanaipura District, Jambi City.

### 6. Respondent's Condition Based on Income

**Table 6. Respondent Characteristics Based on Income**

| Income                | Frequency | Percentage (%) |
|-----------------------|-----------|----------------|
| < 500,000             | 2         | 8%             |
| 500,000 – 1,500,000   | 15        | 60%            |
| 1,500,000 – 2,500,000 | 4         | 16%            |
| 2,500,000 – 3,500,000 | 2         | 8%             |
| > 3,500,000           | 2         | 8%             |
| <b>Total</b>          | <b>25</b> | <b>100%</b>    |

From the table above, the income from culinary services of the Snack and Cake type that have halal certificates ranges from 500,000 to 1,500,000, per day, which is 60% of the highest of the total income of the sample of Culinary MSMEs of the Snack and Cake type, of course this does not include the costs incurred on each operational day of the sale.



**Questionnaire Distribution Results****Table 7. List of Respondents of Snack and Cake Culinary MSMEs Halal Certified in Telanaipura District in 2024**

| No | NAME OF (BUSINESS ACTOR) | PU ADDRESS                                                                | PU CITY    | TRADEMARK                  | BUSINESS SCALE | NO CERTIFICATE      | FAC NAME     |
|----|--------------------------|---------------------------------------------------------------------------|------------|----------------------------|----------------|---------------------|--------------|
| 1  | ADE ROSMALA DEWI         | JL. FERN 3 NO. 43, RT/RW -, SIMPANG IV SIPIN, TELANAIPURA                 | JAMBI CITY | AQU CAKE kitchen           | Micro          | D15110001602051222  | BPJPH SEHATI |
| 2  | RD. ISWARDI              | JL. ISHAK MUKTI, RT/RW -, PENYENGAT RENDAH, TELANAIPURA                   | JAMBI CITY | cake by Iswardi            | Micro          | D15110001483601222  | BPJPH SEHATI |
| 3  | RAKSHI TRIANA            | JL A HASAN LRNURUL YAKIN, RT/RW -, SIMPANG IV SIPIN, TELANAIPURA          | JAMBI CITY | Various Mother's Cakes     | Micro          | ID15110001458551222 | BPJPH SEHATI |
| 4  | BELLA ADNI               | CAPTAIN A HASAN STREET, RT/RW -, SIPIN IV INTERSECTION, TELANAIPURA       | JAMBI CITY | cake by bella              | Micro          | ID15110001577781222 | BPJPH SEHATI |
| 5  | MAULIANA JULIANINGSIH    | PLATE GLASS ROAD 1 RT. 37 NO. 15, RT/RW -, SIMPANG IV SIPIN, TELANAIPURA  | JAMBI CITY | Olive Oil Cake             | Micro          | ID15110002340731222 | BPJPH SEHATI |
| 6  | ASMARYANI JUWITA         | BTN KARYA INDAH COMPLEX BLOCK E NO. 10 PEMATANG SULUR TELANAIPURA         | JAMBI CITY | Zata Cake                  | Micro          | ID15110002141171022 | BPJPH SEHATI |
| 7  | RTS. INTAN               | PENYENGAT RENDAH VILLAGE, RT/RW -, PENYENGAT RENDAH, TELANAIPURA          | JAMBI CITY | PIZZA CAKE JAMBI LAPERPOOL | Micro          | ID15110001714991222 | BPJPH SEHATI |
| 8  | THOEDELVIA MARDAYANTI    | JL HARAPAN, RT/RW -, BULURAN KENALI, TELANAIPURA                          | JAMBI CITY | T. BAKERY                  | Micro          | ID15110001731631222 | BPJPH SEHATI |
| 9  | RICA FAJAR SARI          | GRIYA AUR DURI COMPANY BLOCK B 27, RT/RW -, PENYENGAT RENDAH, TELANAIPURA | JAMBI CITY | Mamica Cake and Cookies    | Micro          | ID15110001621701222 | BPJPH SEHATI |
| 10 | REVI IRSANDA             | ROAD A. CHATIB RT.12 PEMATANG SULUR TELANAIPURA                           | JAMBI CITY | "3R" Culinary Business     | Micro          | ID15110001539791022 | BPJPH SEHATI |
| 11 | DELLA ANGGRAINI          | JL DEPATI PURBO RT 17 PEMATANG SULUR TELANAIPURA                          | JAMBI CITY | Yuli Cookies               | Micro          | ID15110001121770224 | BPJPH SEHATI |
| 12 | Pearl                    | JL. JEND A THALIB NO. 30 PEMATANG SULUR TELANAIPURA                       | JAMBI CITY | Favinacake                 | Micro          | ID15110001102810624 | BPJPH SEHATI |



|    |                         |                                                                                                                          |            |                                     |       |                         |                 |
|----|-------------------------|--------------------------------------------------------------------------------------------------------------------------|------------|-------------------------------------|-------|-------------------------|-----------------|
| 13 | JUNAIDA                 | JL.JENDRAL.A.THALIB<br>RT.05PEMATANG<br>SULUR TELANAIPURA                                                                | JAMBI CITY | "Mama<br>Dhafin"<br>Banana<br>Chips | Micro | ID151100013865<br>80922 | BPJPH<br>SEHATI |
| 14 | JULIANDA<br>ELBARINI    | LRG. HIJRAH RT.02,<br>PEMATANG SULUR<br>DISTRICT,<br>TELANAIPURA<br>DISTRICT, RT/RW -,<br>PEMATANG SULUR,<br>TELANAIPURA | JAMBI CITY | IZam's Pastry                       | Micro | ID151100012066<br>41122 | BPJPH<br>SEHATI |
| 15 | ICO ORDIANA             | JL. RADEN PERANG NO.<br>71, Pematang Sulur,<br>Telanaipura                                                               | JAMBI CITY | IWA-QU                              | Micro | ID151100011329<br>61122 | BPJPH<br>SEHATI |
| 16 | RTS. INTAN              | JL. RD SUHUR LRG.<br>FRRESIA RT. 06<br>TELANAIPURA LOWER<br>STINGER                                                      | JAMBI CITY | BLADAS<br>PEYEK                     | Micro | ID151100011101<br>21122 | BPJPH<br>SEHATI |
| 17 | ZURAIDA                 | AURDURI HOUSING<br>HOUSE BLOCKS C NO.<br>141, RT/RW -,<br>PENYENGAT RENDAH,<br>TELANAIPURA                               | JAMBI CITY | D3 Snack                            | Micro | ID151100010182<br>71122 | BPJPH<br>SEHATI |
| 18 | EKO HASMITA<br>SYAFRIZA | JL. PAKIS III KARYA<br>TELANAI PERMAI<br>COMPLEX BLOCK A NO.<br>12B PEMATANG SULUR<br>TELANAIPURA                        | JAMBI CITY | Pempek K2                           | Micro | ID151100009549<br>91022 | BPJPH<br>SEHATI |
| 19 | RAPIT TRI YANTI         | JLN, HERO RT 18<br>PEMATANG SULUR<br>TELANAIPURA                                                                         | JAMBI CITY | Sebta Snack                         | Micro | ID151100008874<br>61022 | BPJPH<br>SEHATI |
| 20 | DESSY<br>JUSFARTINAH    | JL. NUSA INDAH II,<br>RT/RW -, SIMPANG IV<br>SIPIN, TELANAIPURA                                                          | JAMBI CITY | NY SING                             | Micro | ID151100008378<br>81122 | BPJPH<br>SEHATI |
| 21 | IRWAN                   | JL YULIUS USMAN RT 23<br>PEMATANG<br>SULURTELANAIPURA                                                                    | JAMBI CITY | Asyifa Shrimp<br>Kletekan           | Micro | ID151100008306<br>21022 | BPJPH<br>SEHATI |
| 22 | NURPEMIS                | JLN. RADEN PERANG<br>NO. 79 RT. 09<br>PEMATANG<br>SULURTELANAIPURA                                                       | JAMBI CITY | ARS SNACK                           | Micro | ID151100011031<br>51124 | BPJPH<br>SEHATI |
| 23 | YELISA DWI<br>KARTIKA   | JL.RE.MARTADINATA<br>TELANAIPURA<br>TELANAIPURA                                                                          | JAMBI CITY | ENAKEE<br>FOOD                      | Micro | ID151100005630<br>30922 | BPJPH<br>SEHATI |
| 24 | RTS. INTAN              | JL. RD SUHUR LRG.<br>FRRESIA RT. 06<br>TELANAIPURA LOWER<br>STINGER                                                      | JAMBI CITY | JAMBI PIZZA<br>LAPERPOOL            | Micro | ID151100011362<br>91124 | BPJPH<br>SEHATI |
| 25 | ISAWATI                 | AUR DURI HOUSING<br>HOUSE BLOCK C NO.<br>162 PENYENGAT<br>RENDAH TELANAIPURA                                             | JAMBI CITY | AYU DENI                            | Micro | ID151100004891<br>90622 | BPJPH<br>SEHATI |



**Table 8. Respondents' Responses to the Questionnaire**

| NO | VARIABLES  | ST | TS | N | S  | SS | TOTAL<br>RESPONDENTS |
|----|------------|----|----|---|----|----|----------------------|
| 1  | X1 CAPITAL | 0  | 1  | 3 | 9  | 12 | 25                   |
| 2  |            | 0  | 0  | 2 | 8  | 15 | 25                   |
| 3  |            | 0  | 2  | 5 | 8  | 10 | 25                   |
| 4  | X2 LABOR   | 0  | 1  | 1 | 13 | 10 | 25                   |
| 5  |            | 0  | 0  | 6 | 11 | 8  | 25                   |
| 6  |            | 0  | 1  | 3 | 10 | 11 | 25                   |
| 7  |            | 0  | 0  | 2 | 10 | 13 | 25                   |
| 8  | Y INCOME   | 0  | 0  | 1 | 14 | 10 | 25                   |
| 9  |            | 0  | 0  | 2 | 13 | 10 | 25                   |
| 10 |            | 0  | 0  | 1 | 14 | 10 | 25                   |
| 11 |            | 0  | 1  | 2 | 11 | 11 | 25                   |

Source: Processed data (2025)

**Table 9. Percentage of Respondents' Responses to the Questionnaire**

| No | Statement                                                                     | STS<br>(1) | TS (2) | N (3) | S (4) | SS (5) | Freq |
|----|-------------------------------------------------------------------------------|------------|--------|-------|-------|--------|------|
|    | My initial business capital came from personal funds (not loans)              | 0%         | 4%     | 12%   | 36%   | 47%    | 100% |
|    | The capital I have is enough to run my daily business.                        | 0%         | 0%     | 4%    | 53%   | 44%    | 100% |
|    | I use some of the capital to pay the rent for my business premises.           | 0%         | 8%     | 20%   | 32%   | 39%    | 100% |
|    | I feel that the number of available workers is sufficient for business needs. | 0%         | 4%     | 4%    | 53%   | 39%    | 100% |

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|   |                                                                                     |    |    |     |     |     |      |
|---|-------------------------------------------------------------------------------------|----|----|-----|-----|-----|------|
|   | I am satisfied with the performance of my workforce has improved                    | 0% | 0% | 24% | 44% | 32% | 100% |
|   | Gender does not have much influence on the division of tasks in my business.        | 0% | 4% | 12% | 40% | 45% | 100% |
|   | I provide wages that are appropriate to the employee's workload.                    | 0% | 0% | 8%  | 40% | 52% | 100% |
|   | I usually get daily or monthly income from selling snack foods.                     | 0% | 0% | 4%  | 56% | 40% | 100% |
|   | After deducting operational costs, my business still makes a profit.                | 0% | 0% | 8%  | 53% | 39% | 100% |
| 0 | My business income continues to increase over time.                                 | 0% | 0% | 4%  | 56% | 40% | 100% |
| 1 | I have many regular customers and often get new customers, so the income increases. | 0% | 4% | 8%  | 44% | 44% | 100% |

Source: Processed data (2025)

Based on Table 9 above, it can be seen that the respondents' answers were quite varied. As seen from the respondents' answers to the definitions in the various columns provided, the respondents generally agreed or strongly agreed with the questions. This shows how important the level of capital, labor and income are in influencing the culinary snack and cake MSME business that is being run.



**Statistical Analysis Results****1. Validity Test Results****Table 10. Respondents' Responses to the Questionnaire**

| Question Items | Pearson Value<br>Correlation/rcount | R-table | Decision |
|----------------|-------------------------------------|---------|----------|
| m1             | 0.8211                              | 0.3961  | Valid    |
| m2             | 0.4393                              | 0.3961  | Valid    |
| m3             | 0.5505                              | 0.3961  | Valid    |
| tk1            | 0.5299                              | 0.3961  | Valid    |
| tk2            | 0.6261                              | 0.3961  | Valid    |
| tk3            | 0.6205                              | 0.3961  | Valid    |
| tk4            | 0.6210                              | 0.3961  | Valid    |
| p1             | 0.4654                              | 0.3961  | Valid    |
| p2             | 0.5083                              | 0.3961  | Valid    |
| p3             | 0.4343                              | 0.3961  | Valid    |
| p4             | 0.7057                              | 0.3961  | Valid    |

Source: Processed data (2025)

Table 10 shows 11 questions with three different variables. The question item marked with the symbol m represents the capital variable (X1), the one marked with the symbol tk represents labor (X2), and the last one marked with the symbol p represents the income variable (Y). The results obtained using SPSS show that all questions obtained a Pearson Correlation (r count) value greater than the r table (0.3961) so it can be concluded that all the questions in this study can be said to be valid.

**2. Reliability Test Results****Table 11. Reliability Test Results**

| Reliability         | Cronbach's Alpha | Critical | Decision  |
|---------------------|------------------|----------|-----------|
| Variants            | 0.75             | 0.60     | REABILITY |
| Number of Variables | 6.03             | 0.60     |           |
| Total Variance      | 0.80096          | 0.60     |           |

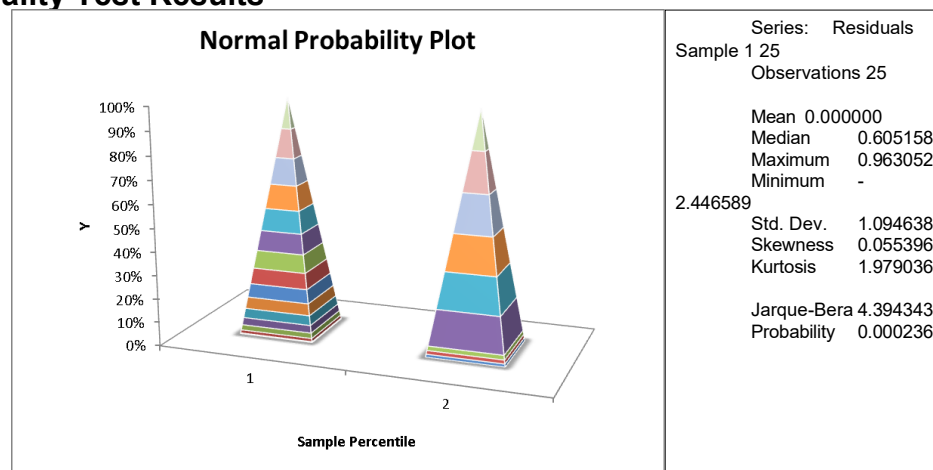
Source: Processed data (2025)



The table above shows that the value of the Cronbach's Alpha Varia total is 0.80096. This means that it can be concluded that the total variable has a value greater than the r-critical. The Cronbach's Alpha value of  $0.80096 > 0.60$ , in accordance with the question above that if the Cronbach's Alpha is greater than the r-critical then the question item above is reliable.

## Classical Assumption Test Results

### 1. Normality Test Results



**Figure 1. Normality Test**

Source: Processed data (2025)

Based on the results of the normality test above, it is known that Jarque-Bera has a probability significance value of 0,00236. So it can be concluded that the residual value is not normally distributed, the significance value is 0,00236 smaller than 0.05, and the graph does not form a bell curve, because the sample is less than 30 samples, this is also called distribution-free because it does not require strict assumptions about population parameters.

### 2. Multicollinearity Test Results

**Table 12. Multicollinearity Test**

|                            |
|----------------------------|
| Variance Inflation Factors |
| Date: 29/11/25 Time: 20:15 |
| Sample: 1 25               |
| Included observations: 25  |

| Variable | Coefficient<br>Variance | Uncentered VIF | Centered VIF |
|----------|-------------------------|----------------|--------------|
| C        | 7.1874195               | 32.68238524    | NA           |
| MODAL_X1 | 0.3653478               | 28.75761476    | 1.143312865  |
| LABOR_X2 | 0.3210536               | 61.44          | 1.143312865  |

Source: Processed data (2025)

Based on table 12 above, it can be concluded that:

- Capital (X1) has a value *Variance Inflation Factor*(VIF) of  $1.143 < 10$ , which means that the capital variable is free from multicollinearity tests.
- Labor (X1) has value *Variance Inflation Factor*(VIF) of  $1.143 < 10$ , which means that the workforce variable is free from multicollinearity tests.

### 3. Heteroscedasticity Test Results

**Table 13. Heteroscedasticity Test**

| Heteroskedasticity Test: Breusch-Pagan-Godfrey |          |                     |        |
|------------------------------------------------|----------|---------------------|--------|
| F-statistic                                    | 12,30126 | Prob. F(2.97)       | 0.7293 |
| Obs*R-squared                                  | 5,319398 | Chi-Square Prob.(2) | 0.5319 |
| Scaled explained SS                            | 4.893884 | Chi-Square Prob.(2) | 0.4893 |

Source: Processed data (2025)

Based on the table above, the Chi-Square (2) prob. value for Obs\*R-squared is 0.5319, which indicates that the sig (prob) value exceeds 0.05. Therefore, it can be concluded that the regression model in this study does not show symptoms of heteroscedasticity, so the study can be continued to the next stage.

### Results of Multiple Linear Regression Analysis

**Table 14. Multiple Linear Regression Results**

| Dependent Variable: INCOME_Y Method: Least Squares |             |            |                  |        |
|----------------------------------------------------|-------------|------------|------------------|--------|
| Date: 29/11/25 Time: 20:15                         |             |            |                  |        |
| Sample: 1 25                                       |             |            |                  |        |
| Included observations: 25                          |             |            |                  |        |
| Variable                                           | Coefficient | Std. Error | t-<br>Statistics | Prob.  |
| C                                                  | 7.187419    | 2.0623223  |                  | 0.0020 |
|                                                    |             | 3.485109   |                  |        |

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|                      |           |                         |          |
|----------------------|-----------|-------------------------|----------|
| MODAL_X1             | 0.365347  | 0.1501786               | 0.0235   |
|                      |           | 2.432753                |          |
| LABOR_X2             | 0.321053  | 0.1328414               | 0.0249   |
|                      |           | 2.416814                |          |
| R-squared            | 0.531939  | Mean dependent variable | 00.00000 |
| Adjusted R-squared   | 0.489388  | SD dependent var        | 1.094638 |
| SE of regression     | 4.152461  | Akaike info criterion   | 4.106720 |
| Sum squared residual | 334.9607  | Schwarz criterion       | 4.184875 |
| Log likelihood       | -202.3360 | Hannan-Quinn criter.    | 4.138351 |
| F-statistic          | 12.30126  | Durbin-Watson stat      | 1.417736 |
| Prob(F-statistic)    | 0.000236  |                         |          |

Source: Processed data (2025)

$$Y = a + bX_1 + bX_2 + e$$

Where:

|    |   |                                                     |
|----|---|-----------------------------------------------------|
| Y  | = | MSME Income (Dependent Variable)                    |
| a  | = | Constant (Y value when x = 0)                       |
| b  | = | Regression Coefficient (Increase or Decrease Value) |
| X1 | = | Venture capital                                     |
| X2 | = | Number of Workers                                   |
| e  | = | Standard Error                                      |

Explanation:

1. The constant of 7.187 shows that if the capital (X1) and labor (X2) variables have a value of 0, then income (Y) is 7.187.
2. The regression coefficient of the capital variable (X1) of 0.3653 shows that for every 1 unit increase in capital, income (Y) will increase by 0.3653, assuming other variables are constant.
3. The regression coefficient of the labor variable (X2) of 0.3210 indicates that for every 1 unit increase in the workforce, income (Y) will increase by 0.3210, assuming other variables are constant.



**Hypothesis Test Results****1. Partial Test Results (t-Test)****Table 15. Results of the t-statistic test**

| Variable | Coefficient | Std. Error | t-Statistic | Prob.  |
|----------|-------------|------------|-------------|--------|
| C        | 7.187419    | 2.0623222  | 3.485109    | 0.0020 |
| MODAL_X1 | 0.365347    | 0.1501786  | 2.432752    | 0.0235 |
| LABOR_X2 | 0.321053    | 0.1328414  | 2.416814    | 0.0249 |

Source: Processed data (2025)

Based on the table above, the results of SPSS processing obtained t-count results for the independent variables, namely capital of 2,432 and labor of 2,416. Here, the degrees of freedom (df) =  $nk = 25 - 2 = 23$ , so the t table is 2,069. Based on this, then:

- A. In the capital variable (X1) the SPSS processing results obtained a t-count of 2,432, based on this information, the t-count (2,432) > t-table (2,069). So if the t-count > t-table then  $H_0$  is rejected and  $H_a$  is accepted, meaning statistically that there is an influence between the capital variable on income (Y) in the Culinary Snack and Cake MSMEs in Telanaipura District, Jambi City.
- B. In the labor variable (X2) has a t-count of 2.416, based on this information, the t-count (2.416) > t-table (2.069). So if the t-count > t-table then  $H_0$  is rejected and  $H_a$  is accepted, meaning that statistically there is an influence between the labor variable on income (Y) in the Culinary Snack and Cake MSMEs in Telanaipura District, Jambi City.

**2. Simultaneous Test Results (F Test)****Table 16. F Test Results**

| Testing | F-Statistic | Significance F       | Probability |
|---------|-------------|----------------------|-------------|
| F test  | 12.50125    | 0.000236220834552072 | 0.05        |

Source: processed data (2025)

It is known that the value of the F-statistic probability in table 16 above is 12.50125 with a significance value of 0.000 (<0.05), so it can be concluded that the independent variables in this study, namely capital (X1) and labor (X2), together have an influence on the income variable (Y).



**3. Results of the Coefficient of Determination (R-Squared) Test****Table 17. Results of the Determination Coefficient (R2) Test**

|                    |                   |
|--------------------|-------------------|
| R-squared          | 0.531939863971114 |
| Adjusted R-squared | 0.489388942513943 |

Source: processed data (2025)

Based on the table above, the coefficient of determination (R2) is 0.489. The coefficient of determination is 0.489 or equal to 48.9%. This means that the independent variables, namely capital and labor, have a 48.9% influence on the income variable (Y), and the remainder ( $100\% - 48.9\% = 51.1\%$ ) is influenced by other variables outside this study.

From the explanation above, it can be concluded that the capital (X1) and labor (X2) variables have a relatively large influence on the income variable (Y), while the remaining difference in influence, which is 51.1%, is influenced by other variables.

**DISCUSSION**

Of the 25 culinary MSMEs observed by researchers based on the characteristics of culinary MSMEs in Telanainapura District, Jambi City, the average culinary vendors started their businesses because they saw the location in the office area, university, school, and shopping. Generally, they rely on strategies of speed of service, affordable prices, and adaptation to trends. Office and campus areas offer a large consumer volume that impacts revenue, but has the challenge of high levels of competition.

Based on the analysis of the profile and trends of culinary MSMEs in Tenalaipura District, the average initial capital of 25 units of micro/small culinary MSMEs comes from independent sources and informal loans as the initial stage of starting their culinary business, before accessing banking, and labor sources are generally informal, family-based, and focused on cost efficiency, in this case because culinary MSMEs in the sharia economy are businesses that not only focus on material profits, but are also required to meet the criteria of halal and thayyib (good, healthy, and ethically processed). The capital aspect uses a fair profit-sharing system, avoids usury (interest), and is free from the element of gharar (uncertainty). The basis of Business Ethics, Justice, and Capital Contracts has been explained in the Qur'an QS An-Nisa' Verse 29 (QS. An-Nisa: 29):.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بَغْيًا ۚ ذَٰلِكُمْ يُكْفِرُ بِكُمْ ۖ فَذَرُوا ۚ

Meaning: "O you who believe! Do not consume each other's wealth in a false way, except in trade based on mutual consent between you."

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### The Effect of Capital on Income

Based on the results of the partial test (t-test), the test results obtained where the capital variable influences the income variable. This can be seen from the comparison of the t-count and t-table. The t-count value obtained after the test results using the SPSS application is 2,432. While the t-table value seen in the t-table is 2,069. From the comparison between the t-count and t-table, it is found that the t-count > t-table, which means that if the t-count > t-table indicates that there is an influence between the capital variable and the income variable.

Capital plays a crucial role in increasing business capacity, as it enables entrepreneurs to improve service quality, expand marketing networks, and reduce the risk of stockouts. With sufficient capital, traders are also more flexible in dealing with fluctuations in market demand (Antonio, 2001, p. 73).

In theory, capital is a key factor of production that significantly determines business success. Capital includes all items used to support the production process, including money, equipment, and merchandise. The greater the capital, the greater a trader's ability to provide a diverse range of merchandise, expand product offerings, and increase stock to meet consumer demand (Arsyad, 2019, p. 75). This will increase the opportunity for sales transactions and ultimately drive revenue growth.

In Islam, the income of culinary MSMEs is not only measured by nominal figures, but also by blessings (benefit and business continuity). The more business owners maintain the halal quality of raw materials, cleanliness, and honesty, the more consumer trust will increase. This consumer loyalty is the primary driver of MSME stability and revenue growth.

Culinary business actors are encouraged to always manage their capital carefully, ensure that every transaction is transparent and utilize sharia-based funding so that their business can develop sustainably. In seeking capital, Islam strongly recommends a fair cooperation system (profit sharing) to avoid usury and burdensome debt as explained in the Qur'an, Surah Shad verse 24: QS. Shad [38]: 24).

God bless قَالَ لَقَدْ ظَلَمَكَ بِسُؤَالِ نَعَجَتِكَ إِلَىٰ نِعَاجِهِ وَإِنَّ كَثِيرًا مِّنَ الْخُلَطَاءِ لِيَبْغِيَ بَعْضُهُمْ عَلَىٰ  
you وَلَقِيلُ مَا هُمْ وَظَنَّ دَاوُدُ أَنَّمَا فَتَنَّاهُ فَاسْتَغْفَرَ رَبَّهُ وَخَرَّ رَاكِعًا وَأَنَابَ ﴿٢٤﴾

Meaning: "...And indeed most of those who form partnerships are some who do injustice to others, except those who believe and do righteous deeds..."

The results of this study align with Production Theory (Capital Production Factor): Capital (both equity and debt) plays a key role in driving business operations. Capital is

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used to purchase raw materials, equipment, and technology, which increases production output (production capacity). (Girikallo et al., 2023).

The results of this study align with those of Permatasari (2015), which explains that capital has a positive effect on total capital (Sukmayanti, 2022). This finding indicates that any increase in capital directly impacts a business's revenue, which is influenced by capital.

The results of this study also align with Ratna Sukmayanti's opinion that the size of a business is greatly influenced by the amount of capital used (Permatasari, 2015). A large business will provide the opportunity to earn a large income.

### **The Effect of Labor on Income**

Based on the partial test results (t-test), the results showed an influence between the labor force and income variables. This can be seen from the comparison of the calculated and the t-table values. The calculated t-value was 2.416, while the t-table value was 2.069. Therefore, considering the calculated t-value > t-table, it can be concluded that these two variables have a significant influence.

From the comparison of t count and t table it is clear that labor and income influence each other. In addition to seeing the influence of the two variables tested, the t test also functions to test the formulated hypothesis whether it is true or not. In this study it is very clear that the labor variable is accepted meaning there is an influence between these two variables, so that this labor variable is not inversely proportional to the hypothesis that has been described, as well as in the concept of Islamic economics, the relationship between business actors (capital owners) and employees is positioned as an equal and fair partnership (Antonio, 2001, p. 73). Employee welfare through decent wages (without exploitation) and an ethical work environment is believed to encourage motivation, productivity, and blessings that have a direct impact on increasing the income of culinary MSMEs in a sustainable manner, Islam requires employers to provide wages according to the agreement and the type of work carried out as explained in the letter Al-Qashas verse 26: (QS. Al-Qashash [28]: 26).

قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ إِنَّ خَيْرَ

It means :One of the two (women) said, "O my father, employ him. Indeed, the best person you employ is the one who is strong and trustworthy."

The results of this study are in line with research that uses multiple linear regression tests showing that labor has an influence and is not significant on production

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in the tofu and tempeh industry in Makassar City (Fitriani, 2017), which means that labor has an influence on income generated from production activities where the increase in the labor variable has an influence but the influence is quite small on the income of a business.

This is the same as the opinion put forward "that income is influenced by labor, so that labor is also an important factor in increasing income" (Soekartawi, 2003).

The increasing number of MSMEs in the Culinary Snack and Cake sector in Telanaipura District, Jambi City means increasing the income of a business.

### **The Effect of Capital and Labor on Income**

Based on the results of the simultaneous test, as seen from the probability value, if the probability value is  $<0.05$ , then the independent variable simultaneously influences the dependent variable. Conversely, if the probability value is  $>0.05$ , then the independent variable simultaneously does not influence the dependent variable.

Judging from the probability value of 0.000000, where the value is less than 0.05, this means that the independent variables (capital and labor) have a significant influence simultaneously or together on the dependent variable (income).

Based on these calculations, it can be concluded that capital and labor have a simultaneous or joint influence on income. The F-test is used to examine the simultaneous influence between variables.

In this study, it is quite clear that capital and labor variables have a joint or simultaneous influence on income. When income increases, both capital and labor increase and function simultaneously. Conversely, when income decreases, capital and labor also decrease simultaneously.

### **CONCLUSION**

The results of the study indicate that business capital and the number of workers have a positive and significant influence on the income of halal-certified culinary MSMEs in the snack and cake category in Telanaipura District, Jambi City. Partially, the business capital variable has a significant effect on income with a calculated t-value of 2.432 greater than the t-table of 2.069 and a significance value of 0.0235. The variable number of workers also has a significant effect on income with a calculated t-value of 2.416 greater than the t-table of 2.069 and a significance value of 0.0249. Simultaneously, business capital and the number of workers have a significant effect on MSME income with an F-value of 12.301 and a significance value of 0.000236. The coefficient of

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determination (Adjusted  $R^2$ ) value of 0.489 indicates that 48.9% of the variation in MSME income can be explained by business capital and the number of workers, while the remaining 51.1% is influenced by other factors outside the research model.

This study is limited by its relatively small sample size, consisting of only 25 halal-certified culinary MSMEs, and its limited coverage area within Telanaipura District. Therefore, the results cannot be broadly generalized. Furthermore, other factors potentially influencing MSME income, such as business tenure, education level, marketing strategy, product innovation, financial literacy, and digital technology utilization, were not analyzed in this study. Therefore, further research is recommended to expand the research area, increase the number of respondents, and add other relevant variables to obtain a more comprehensive model. Practically, the results of this study can provide input for local governments, Islamic financial institutions, and MSMEs to improve access to capital, strengthen workforce management, and develop halal culinary businesses sustainably to increase MSME income and competitiveness.

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